

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10608433
	Filing Date		2003-06-30
	First Named Inventor	Kight, Peter	
	Art Unit	3692	
	Examiner Name	Loftus, Ann E	
	Attorney Docket Number	23952-0060	

U.S.PATENTS						<a href="#">Remove</a>
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	4277837		1981-07-07	Stuckert	
	2	4319336		1982-03-09	Anderson et al.	
	3	4460960		1984-07-17	Anderson et al.	
	4	5231571		1993-07-27	D'Agostino	
	5	5336870		1994-08-09	Hughes et al.	
	6	5341429		1994-08-23	Stringer et al.	
	7	5347632		1994-09-13	Filepp et al.	
	8	5420405		1995-05-30	Chasek	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number		10608433
Filing Date		2003-06-30
First Named Inventor	Kight, Peter	
Art Unit		3692
Examiner Name	Loftus, Ann E	
Attorney Docket Number		23952-0060

	9	5594910		1997-01-14	Filepp et al.	
	10	5649118		1997-07-15	Carlisle et al.	
	11	5655089		1997-08-05	Bucci	
	12	5694551		1997-12-02	Doyle et al.	
	13	5696902		1997-12-09	Leclercq et al.	
	14	5710889		1998-01-20	Clark et al.	
	15	5724424		1998-03-03	Gifford	
	16	5727249		1998-03-10	Pollin	
	17	5750972		1998-05-12	Botvin	
	18	5815665		1998-09-29	Teper et al.	
	19	5892900		1999-04-06	Ginter et al.	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number		10608433
Filing Date		2003-06-30
First Named Inventor	Kight, Peter	
Art Unit		3692
Examiner Name	Loftus, Ann E	
Attorney Docket Number		23952-0060

	20	5920847		1999-07-06	Kolling et al.	
	21	5920848		1999-07-06	Schutzer et al.	
	22	6023684		2000-02-08	Pearson	
	23	6029141		2000-02-22	Bezos et al.	
	24	6029147		2000-02-22	Horadan et al.	
	25	6031625		2000-02-29	Sherman et al.	
	26	6032133		2000-02-29	Hilt et al.	
	27	6047268		2000-04-04	Bartoli et al.	
	28	6049786		2000-04-11	Smorodinsky	
	29	6055510		2000-04-25	Henrick et al.	
	30	6058380		2000-05-02	Anderson et al.	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number		10608433
Filing Date		2003-06-30
First Named Inventor	Kight, Peter	
Art Unit		3692
Examiner Name	Loftus, Ann E	
Attorney Docket Number		23952-0060

	31	6173272		2001-01-09	Thomas et al.	
	32	6205437		2001-03-20	Gifford	
	33	6292788		2001-09-18	Roberts et al.	
	34	6304857		2001-10-16	Heindel et al.	
	35	6334116		2001-12-25	Ganesan et al.	
	36	6343275		2002-01-29	Wong	
	37	6374229		2002-04-16	Lowery et al.	
	38	6393415		2002-05-21	Getchius et al.	
	39	6408284		2002-06-18	Hilt et al.	
	40	6438527		2002-08-20	Powar	
	41	6542912		2003-04-01	Meltzer et al.	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10608433
Filing Date	2003-06-30
First Named Inventor	Kight, Peter
Art Unit	3692
Examiner Name	Loftus, Ann E
Attorney Docket Number	23952-0060

42	6622128		2003-09-16	Bedell et al.	
43	6625616		2003-09-23	Dragon et al.	
44					

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

**U.S.PATENT APPLICATION PUBLICATIONS**

Remove

Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	20010032181		2001-10-18	Jakstadt, et al.	
	2	20010037295		2001-11-01	Olsen	
	3	20020002536		2002-01-03	Braco	
	4	20020019808		2002-02-14	Sharma	
	5	20020029248		2002-03-07	Cook, et al.	
	6	20020065772		2002-05-30	Saliba, et al.	

If you wish to add additional U.S. Published Application citation information please click the Add button.

Add

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10608433
Filing Date	2003-06-30
First Named Inventor	Kight, Peter
Art Unit	3692
Examiner Name	Loftus, Ann E
Attorney Docket Number	23952-0060

FOREIGN PATENT DOCUMENTS								Remove
Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup> i	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1	9741537	WO		1997-11-06	Williams, et al.		<input type="checkbox"/>
If you wish to add additional Foreign Patent Document citation information please click the Add button								Add
NON-PATENT LITERATURE DOCUMENTS								Remove
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.						T <sup>5</sup>
	1	"Open Financial Exchange Bill Presentment." Open Financial Exchange Specification -- 1.0.2. Collaborative work of CheckFree Corp., Microsoft Corp., and Intuit, Inc. May 30, 1997, pages 1-302.						<input type="checkbox"/>
	2	"CheckFree Delivers E-Bill." Internet Week, September 30, 1996, p.1.						<input type="checkbox"/>
	3	"Utilities Adopt Web Bill Payment Plans." Computer World, August 25, 1997.						<input type="checkbox"/>
	4	"Utilities, Phone Companies Pilot Electronic Billing." Item Processing Report, November 7, 1996, p.1.						<input type="checkbox"/>
	5	BRUENE, J. "Anatomy of an MSFDC Electronic Bill." June 12, 1997. <a href="http://www.netbanker.com/1997/06/anatomy_msfdc_electronic.html">http://www.netbanker.com/1997/06/anatomy_msfdc_electronic.html</a>						<input type="checkbox"/>
	6	CROSSMAN, C. "Paying Bills Can Be an Electronic Task." Miami Herald, March 12, 1990.						<input type="checkbox"/>
	7	LEVINE, S. "Billing with an Attitude." America's Network, page 78. (Dialog File 6, 05424287)						<input type="checkbox"/>

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10608433
	Filing Date		2003-06-30
	First Named Inventor	Kight, Peter	
	Art Unit	3692	
	Examiner Name	Loftus, Ann E	
	Attorney Docket Number	23952-0060	

8	LEWIS, P. "Personal Computers: Managing Your Money." New York Times, August 29, 1989.	<input type="checkbox"/>
9	MAGID, L. "Pay Your Bills the PC Way." St. Louis Post Dispatch, July 31, 1989.	<input type="checkbox"/>
10	SHIPLEY, C. "I Threw Away My Checkbook." PC Computing, November 1990, p. 112, Volume 3, No. 11.	<input type="checkbox"/>
11	STEINBERG, J. "CheckFree." MacUser, August 1990, p. 68, vol. 6, no. 8.	<input type="checkbox"/>
12	Disclosure under 37 C.F.R. 1.56.	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

<b>EXAMINER SIGNATURE</b>			
Examiner Signature		Date Considered	
<p><b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>			
<p><small><sup>1</sup> See Kind Codes of USPTO Patent Documents at <a href="http://www.USPTO.GOV">www.USPTO.GOV</a> or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.</small></p>			